



LEWIS & ELLIS

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May 18, 2018

Eric Bachner
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2019 Vermont Exchange Rate Filing
SERFF Tracking #: MVPH-131497138
Objection #1

Dear Mr. Bachner:

The following additional information is required for this filing.

1. Please provide the RATEE report from CMS.
2. Provide quantitative support for the unit cost trends and demonstrate how they reflect the impact of changes to the Vermont Hospital Budgets.

Please beware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than May 22nd, 2018.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kevin Ruggeberg', written over a horizontal line.

Kevin Ruggeberg, ASA, MAAA
Associate Actuary
Lewis & Ellis, Inc.
KRuggeberg@LewisEllis.com
(972)-850-0850



625 State Street, PO Box 2207
Schenectady, NY 12301-2207
mvphhealthcare.com

May 22, 2018

Mr. Kevin Ruggeberg, ASA, MAAA
Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085

Re: 2019 Vermont Exchange Rate Filing
SERFF Tracking #: MVPH-131497138

Dear Mr. Ruggeberg:

This letter is in response to your correspondence received 05/18/18 regarding the above mentioned rate filing. The responses to your questions are provided below.

1. Please provide the RATEE report from CMS.

Response: This response is confidential and will be provided under separate cover.

2. Provide quantitative support for the unit cost trends and demonstrate how they reflect the impact of changes to the Vermont Hospital Budgets.

Response: This response is confidential and will be provided under separate cover.

If you have any questions or require any additional information, please contact me at 518-386-7213.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric Bachner".

Eric Bachner, ASA
Senior Actuarial Analyst
MVP Health Care